



THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Johnson et al.

Art Unit: 3628

Serial No.: 09/737,039

Examiner: Frantzy Poinvil

Filed: December 14, 2000

For: METHODS AND SYSTEMS FOR  
OPTIMIZING RETURN AND PRESENT  
VALUE

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I certify that the documents listed below:

- Issue Fee Transmittal (1 pg., in duplicate)
- Comments of Statement of Reasons for Allowance (2 pgs.)
- Formal Drawings Transmittal (1 pg., in duplicate)
- Fourteen (14) Sheets of Replacement Formal Drawings
- Certificate of Express Mail (1 pg.)
- Return Post Card
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are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above in an envelope addressed to Mail Stop ISSUE FEE, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Respectfully submitted,

Daniel M. Fitzgerald  
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PATENT  
85CF-00105

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AND PRESENT VALUE

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**COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313

Sir:

The following comments are in response to the Examiner's Statement of Reasons for Allowance in the Notice of Allowability dated June 6, 2005.

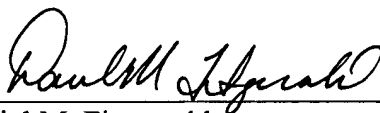
Applicants respectfully disagree with the Examiner's Statement of Reasons for Allowance because such statement may have unintentionally introduced some ambiguities in what was otherwise a very concise and thorough examination of the Claims of this patent application.

The Examiner notes in the Reasons for Allowance that the "prior art taken alone or in combination failed to teach or suggest functions of combining the tranches with historical asset performance data of at least one of a buying or selling party, other market and underwriting and performing at least one of a NPV, an IRR and a time to profit analysis on the tranches as recited in independent claims 1, 11 and 21." While Applicants believe that the claims are allowable, Applicants do not acquiesce that patentability resides in these features recited in the Reasons for Allowance. Rather, Applicants respectfully submit that the claims are allowable because the independent claims recite the above-noted recitation in combination with other recitations included in the independent claims.

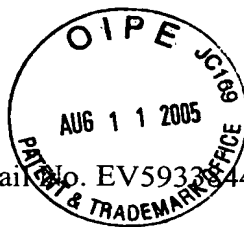
Also, reasons for allowance are only warranted in instances in which the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or

claims (see 37 CFR §1.104(e)). In the present case, Applicants believe the record as a whole does make the reasons for allowance clear and therefore no statement by the Examiner is necessary or warranted.

Respectfully submitted,

A handwritten signature in cursive script, appearing to read "Daniel M. Fitzgerald", is positioned above a horizontal line.

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**TRANSMITTAL OF FORMAL DRAWINGS**

Enclosed are Fourteen (14) Replacement Sheets of Formal Drawings for the above-referenced patent application. No new matter has been added.

Respectfully submitted,

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